

Form csnodsc – ntccselsnodis

UNITED STATES BANKRUPTCY COURT

District of New Jersey
402 East State Street
Trenton, NJ 08608

Case No.: 17-18809-MBK
Chapter: 13
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Harold Davis
18081 Poston Ave
Port Charlotte, FL 33948

Cheryl Davis
aka Cherul Davis, aka Cheryl Marmora-
Davis
18081 Poston Ave
Port Charlotte, FL 33948

Social Security No.:

xxx-xx-1463

xxx-xx-7635

Employer's Tax I.D. No.:

NOTICE OF CASE CLOSED WITHOUT DISCHARGE

All creditors and parties in interest are notified that the above-named case has been closed without entry of discharge for the reason(s) indicated below.

- ☐ Debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☐ Joint debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☐ Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☒ Debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☒ Joint debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4-year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ Joint Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4 year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ An Order denying or revoking the debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

- ☐ An Order denying or revoking the joint debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

If the debtor subsequently files a Motion to Reopen the Case to allow for the filing of the above document, the debtor must pay the applicable filing fee. If the debtor's case was closed because the debtor received a discharge in a previous case as set forth above, the debtor will have received a Notice of Clerk's Evidence of Previous Discharge providing an opportunity to be heard prior to case closing.

Dated: April 25, 2022

JAN: wdr

Jeanne Naughton
Clerk

In re:
Harold Davis
Cheryl Davis
Debtors

Case No. 17-18809-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

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Date Rcvd: Apr 25, 2022

Form ID: cscnodsc

Total Noticed: 36

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 27, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Harold Davis, Cheryl Davis, 18081 Poston Ave, Port Charlotte, FL 33948-6018
cr	+ First Financial Federal Credit Union, McKenna, DuPont, Higgins & Stone, PO Box 610, 229 Broad Street, Red Bank, NJ 07701-2009
cr	+ Ford Motor Credit Company, LLC, servicer for CAB E, P.O. Box 62180, Colorado Springs, CO 80962-2180
518192840	+ Ford Motor Credit Co. LLC, serv. for Cab East LLC, P.O. Box 62180, Colorado Springs, CO 80962-2180
518192839	+ Ford Motor Credit Company LLC, serv. for Cab East, P.O. Box 62180, Colorado Springs, CO 80962-2180
516797854	Mazzoni Law Firm, 1170 East Landis Avenue, Vineland, NJ 08360-4230
516797855	+ Midamerica Bank, 5109 S Broadband Lane, Sioux Falls, SD 57108-2208
516797856	Midamerica/Milestone, PO box 4449, Beaverton, OR 97076
516797858	+ Ocean Orthopedic Associates PA, 530 Lakehurst Road, 1st floor, Toms River, NJ 08755-8063
516797859	+ Professional Orthopaedics of Toms River, 1430 Hooper Ave # 101, Toms River, NJ 08753-2895
516797860	Raymour & Flanigan, PO Box 130, Liverpool, NY 13088-0130
516797861	+ Renee Falivene DDS, 232 Norwood Avenue, West Long Branch, NJ 07764-1859
516929235	+ TD Retail Card Services, c/o Creditors Bankruptcy Service, P O Box 800849, Dallas, TX 75380-0849
517258642	The Center for Ortho & Sports Medicine, PO Box 5016, Toms River, NJ 08754-5016

TOTAL: 14

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Apr 25 2022 20:44:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Apr 25 2022 20:44:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516797846	+ Email/PDF: creditonebknofications@resurgent.com	Apr 25 2022 20:48:00	Credit One Bank, PO Box 98875, Las Vegas, NV 89193-8875
516797849	Email/Text: BNSFN@capitalsvcs.com	Apr 25 2022 20:43:00	First National Credit Card, PO Box 2496, Omaha, NE 68103-2496
516797851	Email/Text: BNSFS@capitalsvcs.com	Apr 25 2022 20:43:00	First Savings Credit Card, PO Box 2509, Omaha, NE 68103-2509
516805602	Email/Text: EBNBKNOT@ford.com	Apr 25 2022 20:44:00	Ford Motor Credit Company, LLC, Dept 55953 P.O. Box 55000, Detroit, MI 48255-0953
516867622	Email/Text: EBNBKNOT@ford.com	Apr 25 2022 20:44:00	Ford Motor Credit Company, LLC, PO BOX 62180, COLORADO SPRINGS CO 80962-4400
516797847	Email/Text: bnc-bluestem@quantum3group.com	Apr 25 2022 20:44:00	Fingerhut, PO Box 166, Newark, NJ 07101-0166
516797848	+ Email/Text: nculp@firstffcu.com	Apr 25 2022 20:44:00	First Financial FCU, PO Box 1172, Toms River, NJ 08754-1172
516879469	Email/Text: laura@redbanklaw.com	Apr 25 2022 20:43:00	First Financial Federal Credit Union, C/O McKenna, DuPont, Higgins & Stone, PC, PO Box 610, Red Bank, NJ 07701-0610
516797850	+ Email/PDF: ais.fpc.ebn@aisinfo.com		

District/off: 0312-3

User: admin

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		Apr 25 2022 20:48:09	First Premier Bank, PO Box 5514, Sioux Falls, SD 57117-5514
516797852	+ Email/Text: EBNBKNOT@ford.com	Apr 25 2022 20:44:00	Ford Credit, PO Box 542000, Omaha, NE 68154-8000
516797853	Email/Text: sbse.cio.bnc.mail@irs.gov	Apr 25 2022 20:44:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
516930370	Email/PDF: resurgentbknofications@resurgent.com	Apr 25 2022 20:48:11	LVNV Funding, LLC its successors and assigns as, assignee of FNBM, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
516797857	Email/Text: ebn@rwjbh.org	Apr 25 2022 20:44:00	Monmouth Medical Center, PO Box 29962, New York, NY 10087-9962
517053971	+ Email/Text: JCAP_BNC_Notices@jcap.com	Apr 25 2022 20:44:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
516978616	Email/Text: bnc-quantum@quantum3group.com	Apr 25 2022 20:44:00	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
516797862	Email/Text: bankruptcy@sccompanies.com	Apr 25 2022 20:43:00	Stoneberry, PO Box 2820, Monroe, WI 53566-8020
516797863	Email/Text: bankruptcy@td.com	Apr 25 2022 20:44:00	TD Bank, PO Box 1377, Lewiston, ME 04243-1377
516929235	+ Email/Text: tdebn@credbankserv.com	Apr 25 2022 20:44:00	TD Retail Card Services, c/o Creditors Bankruptcy Service, P O Box 800849, Dallas, TX 75380-0849
517052823	Email/Text: bknotices@totalcardinc.com	Apr 25 2022 20:44:00	Total Visa, PO Box 91510, Sioux Falls, SD 57109-1510
516825382	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Apr 25 2022 20:43:00	Toyota Motor Credit Corporation (See 410), PO Box 9013, Addison, Texas 75001-9013
517470701	Email/PDF: bncnotices@becket-lee.com	Apr 26 2022 11:25:13	Toyota Motor Credit Corporation DBA Lexus, Financial Services, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

TOTAL: 23

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 27, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

District/off: 0312-3

User: admin

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 25, 2022 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
James J. Cerbone	on behalf of Debtor Harold Davis cerbonelawfirm@aol.com cerbonejr83307@notify.bestcase.com
James J. Cerbone	on behalf of Joint Debtor Cheryl Davis cerbonelawfirm@aol.com cerbonejr83307@notify.bestcase.com
John R. Morton, Jr.	on behalf of Creditor Ford Motor Credit Company LLC, servicer for CAB EAST LLC ecfmail@mortoncraig.com, mortoncraigecef@gmail.com
Michael R. DuPont	on behalf of Creditor First Financial Federal Credit Union dupont@redbanklaw.com dana@redbanklaw.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8